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Certificate Number: 02114-MA-DE-005879047 Bankruptcy Case Number: 0843347

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 01/15/09, at 12:27 o'clock PM EST, Alejandra M Estrada completed a course on personal financial management given by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District Of Massachusetts.

Title: Bankruptcy Program Director

By: /s/Doug Erickson

Consumer Credit Counseling Service (CredAbility): Phone: 866-672-2227

Email: info@cccsinc.org
Website: www.cccsbankruptcy.org

Tax ID: 58-0942924

Date: 01.15.09